

Information to identify the case:

Debtor 1	Michael McClellan	Social Security number or ITIN	xxx-xx-9761
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	12-28378-SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael McClellan

8/7/18

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Michael McClellan
DebtorCase No. 12-28378-SLM
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 57

Date Rcvd: Aug 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2018.

db +Michael McClellan, 32 Riveredge Drive, Fairfield, NJ 07004-1023
 aty +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
 Mountainside, NJ 07092-2315
 cr +SABR Mortgage Loan 2008-1 REO Subsidiary-1 LLC, by, 1040 N. Kings Highway Ste 407,
 Cherry Hill, NJ 08034-1925
 cr +Suntrust Mortgage, Inc., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,
 Mt. Laurel, NJ 08054-3437
 515335792 +Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284,
 El Paso, TX 79998-2284
 516532634 DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing Inc., Sale Lake City, UT 84165
 516532635 DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing Inc., Sale Lake City, UT 84165
 DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing Inc., Sale Lake City, UT 84165
 513229145 +Early Warning Services, 16552 N. 90th Street #100, Scottsdale, AZ 85260-1619
 513229147 Experian, 476 Anton Boulevard, Costa Mesa, CA 92626
 513292836 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
 513318794 FIA Card Services NA as successor in interest to, Bank of America NA (USA) and MBNA,
 America Bank NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513229160 +First National Bank of Omaha, 1620 Dodge St, Stop Code 3105, Omaha, NE 68197-0003
 513229161 +Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905
 513229162 +Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703
 513229143 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: New Jersey Division of Taxation, PO Box 281, Trenton, NJ 08695)
 513229165 Superior Court of New Jersey, Civil Customer Service, Hall of Records Room 201,
 465 Dr. M.L.K. Blvd, Newark, NJ 07102
 513229146 +Transunion, P.O. Box 6790, Fullerton, CA 92834-9416
 513500180 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
 Mountainside, NJ 07092-2315
 513229171 +Zwicker & Associates, P.C., 80 Minuteman Road, Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 08 2018 00:02:14 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 08 2018 00:02:11 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513229148 +EDI: GMACFS.COM Aug 08 2018 03:18:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300
 513339933 +EDI: GMACFS.COM Aug 08 2018 03:18:00 Ally Financial Inc. f/k/a GMAC Inc., P O Box 130424,
 Roseville, MN 55113-0004
 513229149 +EDI: BECKLEE.COM Aug 08 2018 03:19:00 American Express, c/o Beckett & Lee,
 P.O. Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
 513307647 EDI: BECKLEE.COM Aug 08 2018 03:19:00 American Express Bank FSB, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 513326766 EDI: BECKLEE.COM Aug 08 2018 03:19:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
 513229150 EDI: AMEREXPR.COM Aug 08 2018 03:19:00 Amex, P.O. Box 297871,
 Fort Lauderdale, FL 33329-7871
 513330642 +EDI: OPHSUBSID.COM Aug 08 2018 03:19:00 BACK BOWL I LLC, SERIES C,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 513229151 +EDI: BANKAMER2.COM Aug 08 2018 03:19:00 Bank Of America, Po Box 1598,
 Norfolk, VA 23501-1598
 513229152 +EDI: BANKAMER.COM Aug 08 2018 03:19:00 Bank Of America/FIA Card Services, N.A.,
 Attn: Bankruptcy NC4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
 513229153 EDI: CAPITALONE.COM Aug 08 2018 03:19:00 Cap One, Po Box 85520, Richmond, VA 23285
 513229154 EDI: SEARS.COM Aug 08 2018 03:19:00 Cbusasears, 133200 Smith Rd, Cleveland, OH 44130
 513229155 +EDI: CHASE.COM Aug 08 2018 03:19:00 Chase, Po Box 15298, Wilmington, DE 19850-5298
 513229144 +Fax: 602-659-2196 Aug 08 2018 00:34:19 Chex Systems, Inc., Attn:Consumer Relations,
 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1703
 513229156 +EDI: CITICORP.COM Aug 08 2018 03:19:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 513229157 +EDI: CITICORP.COM Aug 08 2018 03:19:00 Citicards Centralized Bankruptcy, P.O. Box 20507,
 Kansas City, MO 64195-0507
 513240534 EDI: DISCOVER.COM Aug 08 2018 03:19:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 513229158 +EDI: DISCOVER.COM Aug 08 2018 03:19:00 Discover Fin, Attention: Bankruptcy Department,
 Po Box 3025, New Albany, OH 43054-3025
 513229159 +EDI: BANKAMER2.COM Aug 08 2018 03:19:00 Fia Csna, P.O. Box 17054,
 Wilmington, DE 19884-0001
 517104896 +E-mail/Text: jennifer.chacon@spservicing.com Aug 08 2018 00:03:29
 Forethought Life Insurance Company, c/o Select Portfolio Servicing, Inc.,
 3217 S Decker Lake Dr., Salt Lake City, UT 84119, Forethought Life Insurance Company,
 c/o Select Portfolio Servicing, Inc. 84119-3284

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 57

Date Rcvd: Aug 07, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517104895 +E-mail/Text: jennifer.chacon@spservicing.com Aug 08 2018 00:03:29
Forethought Life Insurance Company, c/o Select Portfolio Servicing, Inc.,
3217 S Decker Lake Dr., Salt Lake City, UT 84119-3284
513229142 EDI: IRS.COM Aug 08 2018 03:19:00 Internal Revenue Service,
Internal Revenue Centralized Insolvency, Operation, PO Box 7346,
Philadelphia, PA 19101-7346
513330911 +EDI: OPHSUBSID.COM Aug 08 2018 03:18:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
513369502 EDI: BL-BECKET.COM Aug 08 2018 03:20:00 Main Street Acquisition Corp assignee of CHASE,
BANK USA N A, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
513434741 EDI: PRA.COM Aug 08 2018 03:18:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
513495712 EDI: PRA.COM Aug 08 2018 03:18:00 Portfolio Recovery Associates, LLC, c/o Capital One, Na,
POB 41067, Norfolk VA 23541
513498325 EDI: PRA.COM Aug 08 2018 03:18:00 Portfolio Recovery Associates, LLC,
c/o Sears Premier Card, PO Box 41067, Norfolk VA 23541
513498327 EDI: PRA.COM Aug 08 2018 03:18:00 Portfolio Recovery Associates, LLC, c/o Us Bank,
PO Box 41067, Norfolk VA 23541
513493715 +Fax: 407-737-5634 Aug 08 2018 01:04:19 SABR Mortgage Loan, c/o Ocwen Loan Servicing, LLC,
Attn: Bankruptcy Department, 1661 Worthington Road, Suite 100,
West Palm Beach, FL 33409-6493
513229164 EDI: SEARS.COM Aug 08 2018 03:19:00 Sears/Cbna, 133200 Smith Rd, Cleveland, OH 44130
513229163 +EDI: SEARS.COM Aug 08 2018 03:19:00 Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
513229166 EDI: USBANKARS.COM Aug 08 2018 03:18:00 U S Bank, 101 5th St E Ste A,
Saint Paul, MN 55101
513272814 EDI: USBANKARS.COM Aug 08 2018 03:18:00 US BANK N.A., BANKRUPTCY DEPARTMENT,
P.O. BOX 5229, CINCINNATI, OH 45201-5229
513229167 +EDI: CITICORP.COM Aug 08 2018 03:19:00 Unvl/Citi, Po Box 6241,
Sioux Falls, SD 57117-6241
513229168 EDI: WFFC.COM Aug 08 2018 03:19:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,
Frederick, MD 21701
513327720 EDI: WFFC.COM Aug 08 2018 03:19:00 Wells Fargo Bank NA, PO Box 10438,
Des Moines IA 50306-0438
513229169 +EDI: WFFC.COM Aug 08 2018 03:19:00 Wffnatbank, Po Box 94498, Las Vegas, NV 89193-4498
TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Joel A. Ackerman, Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301,
Mountainside, NJ 07092-2315
aty* +Joel A. Ackerman, Zucker, Goldberg & Ackerman, 200 Sheffield St., Suite 301,
Mountainside, NJ 07092-2315
513231044* +First National Bank of Omaha, 1620 Dodge Street Stop Code 3105, Omaha Ne 68197-0002
513636502* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)
513424316* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
Trenton, NJ 08695-0245)
513229170 ###Zucker Goldberg and Ackerman, LLC, 200 Sheffield Street - Suite 101, PO Box 1024,
Mountainside, NJ 07092-0024
513229172 ##+Zwicker & Associates, P.C., 1101 Laurel Oak Road, Suite 130, Voorhees, NJ 08043-4322
TOTALS: 0, * 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 09, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 3180W

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Total Noticed: 57

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Suntrust Mortgage, Inc. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A.
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Jennifer R. Gorchow on behalf of Creditor Suntrust Mortgage, Inc. nj.bkecf@fedphe.com
Marie-Ann Greenberg magecf@magtrustee.com
Scott J. Goldstein on behalf of Debtor Michael McClellan sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com; notices@uprightlaw.com; G31979@notify.cincompass.com
Sean M. O'Brien on behalf of Creditor DLJ Mortgage Capital, Inc. sobrien@flwlaw.com
Sean M. O'Brien on behalf of Creditor Forethought Life Insurance Company sobrien@flwlaw.com
Steven K. Eisenberg on behalf of Creditor SABR Mortgage Loan 2008-1 REO Subsidiary-1 LLC, by
its Attorney in Fact, Ocwen Loan Servicing LLC bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com; skelly@sterneisenberg.com; bkecf@sterneisenberg.com

TOTAL: 8